In the specification:

Please amend paragraphs [0035] and [0036] as shown:

[0035]   The interface layer includes a UA API 330 and a storage (STO) API 340. UA API 330 defines high-level function calls needed for user authentication, while STO API 340 defines high-level function calls needed for storage. UA API 330 and STO API 340 work with all user authentication and storage devices known, regardless of the underlying technology. According to one embodiment, the interface layer supports local (e.g., CPU) subsytems, smart subsystems (e.g., protected) and remote authentication (e.g., breakup capture, extraction and verify executed partly on client and partly on server). However, the interface layer may also accommodate future authentication considerations.

[0036]   ~~or local systems), smart subsystems (e.g., protected) and remote authentication (e.g., breakup capture, extraction and verify executed partly on client and partly on server). However, the interface layer may also accommodate future authentication considerations.~~